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Contact: Marianne Goodland, Public Information Officer,
Colorado Division of Insurance, 303.894.2261
Cory Everett-Lozano, DORA Interim Public Information Officer, 303.894.2913

Back to School Means Making Sure the Kids are Covered

Denver – In the coming year, do you have a child who will be old enough to drive? What about a student heading off to college for the first time? Is your insurance up-to-date to handle these changes?

Back-to-school preparations should include a review of your auto insurance coverage, whether for a new driver in the family, or a college student who takes his or her car to campus.

Those preparations also should include helping the teenage driver or college student learn what to do in case of an auto accident.

WreckCheck, a new mobile app from the National Association of Insurance Commissioners, "should be on the smartphone of every college student and every teenage driver," says Colorado Commissioner of Insurance Jim Riesberg.

WreckCheck, which is available for <u>iPhone</u> and <u>Android</u> smartphones, is an easy-to-use guide that makes all information for an accident just a click or two away. The app provides tips on what to do in an accident, a place for auto insurance information, a link to the smartphone camera to take pictures of accident damage, and even a way to email pictures and a report to an insurance agent.

The app is also a guide on what kind of information to provide, and what not to provide. The NAIC recently announced study results that showed many consumers are unaware of the risks of sharing too much information, such as is contained on a driver's license, in an accident situation. The risk is that many retailers accept driver's license information as a common way to verify identity over the phone. And home addresses can alert identity thieves to the physical location of one's mail or garbage, which is where they often look for personal or financial information.

Preparing your younger drivers before they head out in a family car may give you and your children peace of mind.

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<u>DORA</u> is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.

Consumer protection is our mission.